



Order Filed on July 23, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorney for Wilmington Savings Fund Society, FSB,
d/b/a Christiana Trust, not individually but as trustee for
Premium Mortgage Acquisition Trust, its successors
and/or assigns

In Re:

SUZANNE K. OGBORNE

CASE NO. 16-17165-KCF

Chapter: 13

Hearing: July 11, 2018

Judge: FERGUSON

**ORDER RESOLVING WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A
CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PREMIUM
MORTGAGE ACQUISITION TRUST'S CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: July 23, 2018

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".

Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

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Debtors: SUZANNE K. OGBORNE

Case No: 16-17165-KCF

Caption of Order: Order Resolving Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust's Certification of Default

Upon consideration of Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust, its successors and/or assigns, (hereinafter "Movant") certification of default under the terms of a prior stipulation entered between the debtor and the Movant and Movant's application for an order relief from the automatic stay as to certain real property as hereinafter set forth, and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

ORDERED as follows:

1. As of July 10, 2018, the Debtors are due for the April 1, 2018 through and including July 1, 2018 post-petition payments which total **\$6,776.96**:

4 months @ \$2,097.28 (4/18-7/18):	\$8,389.12
Suspense:	(\$1,612.16)

Said arrearages shall be cured by Debtors as follows:

Commencing with the August 1, 2018 monthly post-petition mortgage payment and continuing each month thereafter through and including the October 1, 2018 monthly post-petition mortgage payment, Debtors shall cure the aforesaid arrearages by tendering directly to Movant the regular monthly post-petition mortgage payment plus an additional payment of \$2,258.99 which represents 1/3 of the total sum of the post-petition arrearages.

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Debtors: SUZANNE K. OGBORNE

Case No: 16-17165-KCF

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2. Commencing with the November 1, 2018 regular monthly post-petition mortgage payment and continuing each month thereafter for the duration of this Chapter 13 proceeding, Debtors shall remit payments directly to Movant as same come due.

3. Debtors shall reimburse Movant through their Chapter 13 Plan of Reorganization, as an administrative claim, the sum of \$300.00 for attorney's fees incurred by Movant in the prosecution of its certification for relief from stay.

4. **Default Clause:** If the Debtor should default and fail to make either:

- A) The three (3) cure payments stated in paragraph 1 herein to Movant for more than fifteen (15) days from the due date, or
- B) The regular monthly payments stated in paragraph 2 herein to Movant for more than thirty (30) days from the due date,

Then upon certification of non-receipt of said payments in accordance herewith submitted by secured creditor's counsel, the Court shall enter a General Relief Order, vacating the automatic stay of 11 U.S.C. §362(a) with respect to the realty commonly known as 26 Millay Road, Marlboro Township NJ 07751. The Order submitted to the Court will not require the consent of the Debtor or the Debtor's counsel regarding form or substance, however, the Trustee, Debtors and their counsel shall be given notice of any filing of a certification of non-receipt in accordance with the Local Rules of Bankruptcy Procedure.

5. Movant shall serve a copy of the executed order on all interested parties who have not yet been served electronically by the Court.